Information to identify the case:				
Debtor 1	Tony Harris	Social Security number or ITIN xxx-xx-5889		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	Misty Harris	Social Security number or ITIN xxx-xx-7621		
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court Middle District of Alabama		Date case filed for chapter 13 July 12, 2016		
Case number: 16–31842				

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Tony Harris	About Debtor 2: Misty Harris
2.	All other names used in the last 8 years		
3.	Address	537 Aston Oak Drive Prattville, AL 36066	537 Aston Oak Drive Prattville, AL 36066
4.	<b>Debtor's attorney</b> Name and address	Joshua C. Milam Shinbaum & Campbell 566 S. Perry Street Montgomery, AL 36104	Contact phone 334–269–4440 Email: <u>imilam@smclegal.com</u>
5.	Bankruptcy trustee Name and address	Curtis C. Reding P. O. Box 173 Montgomery, AL 36101	Contact phone 334–262–8371
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	One Church Street Montgomery, AL 36104	Hours open 8:30 AM – 4:00 PM Contact phone 334–954–3800 Date: July 13, 2016

For more information, see page 2

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#### 7. Meeting of creditors Debtors must attend the meeting to August 25, 2016 at 11:00 AM Location: be questioned under oath. In a joint Frank M. Johnson, Jr. Federal Courthouse, ee St. entrance), Sec. 341 Meeting Room case, both spouses must attend. The meeting may be continued or adjourned to a (105), Montgomery, AL 36104 Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. \*\*\* Valid photo identification required \*\*\* 8. Deadlines Filing deadline: October 24, 2016 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: November 23, 2016 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: \_ Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the conclusion of the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you meeting of creditors The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held: Date: September 26, 2016, Time: 09:30 AM, Location: U.S. Bankruptcy Court, One Church Street, Courtroom 4C, Montgomery, 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, 11. Filing a chapter 13 bankruptcy case The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2

In re: Tony Harris Misty Harris Debtors Case No. 16-31842-DHW Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 1127-2 User: admin Page 1 of 2 Date Rcvd: Jul 13, 2016 Form ID: 309I Total Noticed: 34

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 15, 2016.
db/jdb
                                                    537 Aston Oak Drive, Prattville, AL 36066-1917
                 +Tony Harris, Misty Harris,
                 +1st Advantage Financial, 57 N Burbank Dr, Montgomery, AL 36117-5303
3571795
                 +ALABAMACRED, PO BOX 70015,
                                                    MOBILE, AL 36670-1015
3571798
                 +AMERICAN FAMILY CARE, 2936 MARTI LANE, Montgomery, AL 36116-3141
+CONSUMER PORTFOLIO SVC, ATTN: BANKRUPTCY, 19500 JAMBOREE RD, IRVINE, CA 92612-2401
3571800
3571805
3571808
                 +DILLARDS CARD SRVS/WELLS FARGO BANK NA, PO BOX 10347, DES MOINES, IA 50306-0347
                 +DILLARDS CARD SRVS/WELLS FARGO BANK NA, PO BOA 10347, DES MOINES, LA 30301 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701 NATIONSTAR, 850 CYPRESS WATERS BLVD, Coppell, TX 75019 NATIONSTAR, P.O. BOX 199111, Dallas, TX 75235 +ONE MAIN FINANCIAL, 6801 COLWELL BLVD, Irving, TX 75039-3198
3571792
3571794
3571812
3571811
                 +ONE MAIN FINANCIAL,
3571813
                 +ONE MAIN FINANCIAL, 569 MCQUEEN SMITH RD S, PIGLOVIEL SYNCB/SAMS, 4125 Windwood Plaza, Alpharetta, GA 30005
                                         569 MCQUEEN SMITH RD S, Prattville, AL 36066-5560
3571814
3571821
3571793
                                                                          CHESTER, PA 19022-2000
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty
                  E-mail/Text: jmilam@smclegal.com Jul 13 2016 20:56:20
                                                                                   Joshua C. Milam,
                   Shinbaum & Campbell, 566 S. Perry Street, Montgomery, AL 36104
                 +E-mail/Text: ch13montgomery@ch13mdal.com Jul 13 2016 20:57:13
                                                                                             Curtis C. Reding,
tr
                   P. O. Box 173, Montgomery, AL 36101-0173
3571796
                 +E-mail/Text: bankruptcy@yourasecu.com Jul 13 2016 20:56:34
                                                                                         ALABAMA STATE EMPL CR.
                   1000 INTERSTATE PARK DR, MONTGOMERY, AL 36109-5412
                  E-mail/Text: bankruptcy@yourasecu.com Jul 13 2016 20:56:34 1000 INTERSTATE DRIVE, Montgomery, AL 36109
3571797
                                                                                       ALABAMA STATE EMPLOYEES CU,
                  EDI: HNDA.COM Jul 13 2016 20:48:00
3571801
                                                              AMERICAN HONDA FINANCE,
                                                                                          PO BOX 168088,
                   IRVING, TX 75016
3571802
                 +EDI: AMSHER.COM Jul 13 2016 20:48:00
                                                                AMSHER COLLECTION SRV, 4524 SOUTHLAKE PARKWAY,
                   SUITE 15, HOOVER, AL 35244-3271
                 +EDI: BANKAMER.COM Jul 13 2016 20:48:00
3571803
                                                                  BANK OF AMERICA, NC4-105-03-14, PO BOX 26012,
                   GREENSBORO, NC 27420-6012
                  EDI: CAPITALONE.COM Jul 13 2016 20:48:00
                                                                     Capital One, P.O. Box 85015,
3571804
                 Richmond, VA 23285-5075
EDI: CCS.COM Jul 13 2016 20:48:00
3571806
                                                             CREDIT COLLECTION SERVICES, PO BOX 55126,
                   Boston, MA 02205-5126
3571807
                 +EDI: CCS.COM Jul 13 2016 20:48:00
                                                             CREDIT COLLECTION SERVICES,
                                                                                               725 CANTON RD.
                   Norwood, MA 02062-2679
                 +EDI: IRS.COM Jul 13 2016 20:48:00
                                                             INTERNAL REVENUE SERVICE, P.O. BOX 7346,
3571809
                   Philadelphia, PA 19101-7346
3571810
                 +EDI: CBSKOHLS.COM Jul 13 2016 20:48:00
                                                                  KOHLS/CAPITAL ONE,
                                                                                          PO BOX 3120,
                  MILWAUKEE, WI 53201-3120
                 +E-mail/Text: vhughes@pcsfinancial.com Jul 13 2016 20:56:53
3571816
                                                                                          PRIME ACCEPTANCE CORP.
                 200 WEST JACKSON ST., SUITE 710, CHICAGO, IL 60606-6941
+EDI: AGFINANCE.COM Jul 13 2016 20:48:00 SPRINGFIELD FINA
3571817
                                                                    SPRINGFIELD FINANACIAL,
                                                                                                4029 ATLANTA HWY,
                   Montgomery, AL 36109-2920
                  EDI: AGFINANCE.COM Jul 13 2016 20:48:00
3571818
                                                                    SPRINGLEAF FINANCIAL S, PO BOX 680126,
                   PRATTVILLE, AL 36068
                 +EDI: ALDEPREV.COM Jul 13 2016 20:48:00
                                                                  STATE OF ALABAMA,
3571819
                                                                                        LEGAL DIVISION, REVENUE DEPT.,
                   201 ADMINISTRATIVE BUILDING, MONTGOMERY, AL 36130-0001
                 +EDI: RMSC.COM Jul 13 2016 20:48:00
                                                           SYNCB/BELK,
3571820
                                                                             4125 WINDWARD PLAZA,
                   Alpharetta, GA 30005-8738
                 +EDI: RMSC.COM Jul 13 2016 20:48:00
                                                              SYNCHRONY BANK, PO BOX 103104,
3571822
                   ROSWELL, GA 30076-9104
                 +EDI: RMSC.COM Jul 13 2016 20:48:00
                                                              SYNCHRONY BANK/ OLD NAVY, PO BOX 965064,
3571823
                   ORLANDO, FL 32896-5064
3571799
                  E-mail/Text: bankruptcy@tritonmgt.com Jul 13 2016 20:57:06 Always Money,
                   632 South Memorial, Prattville, AL 36067
                                                                                                         TOTAL: 20
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
3571815 PEOPLES FIRST COMM BAN

TOTALS: 1, \* 0, ## 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 1127-2 User: admin Page 2 of 2 Date Rcvd: Jul 13, 2016 Form ID: 309I Total Noticed: 34

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2016 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2016 at the address(es) listed below:

NONE. TOTAL: 0